Attached to Policy No.
Issued by
FIRST AMERICAN TITLE INSURANCE COMPANY
The Company insures against loss or damage sustained by reason of any existing improvements located on the Land encroaching onto the easement shown in paragraph of Schedule B.
This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.
FIRST AMERICAN TITLE INSURANCE COMPANY
Dated:
By: Authorized Signatory

CLTA Form 103.6-06 (03-09-07) ALTA - Lender





#### CLTA FORM 103.7 LAND ABUTS STREET

#### **ENDORSEMENT**

Attached to Policy No. \_\_\_\_\_

#### **Issued By**

## First American Title Insurance Company

The Company hereby insures the insured against loss or damage which the insured shall sustain by reason of the failure of the land to abut upon a physically open street known as (insert name of street)

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Date:

First American Title Insurance Company

**Authorized Signatory** 

CLTA Form 103.7 (Rev. 6-14-96)

ALTA or CLTA - Owner or Lender

Attached to Policy No.

Issued by

#### FIRST AMERICAN TITLE INSURANCE COMPANY

The Company insures against loss or damage sustained by the Insured by reason of the failure of the Land to abut a physically open street known as (insert name of street).

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

#### FIRST AMERICAN TITLE INSURANCE COMPANY

Dated	:		
Ву:		٠	
· —	Authorized Signatory		

CLTA Form 103.7-06 (03-09-07) ALTA - Owner or Lender





## CLTA FORM 103.8 WATER RIGHTS, FUTURE IMPROVEMENTS

#### **ENDORSEMENT**

Attached to Policy No.	

## **Issued By**

## First American Title Insurance Company

The Company hereby insures the insured against loss which the insured shall sustain by reason of damage to improvements constructed or to be constructed in accordance with the plans and specifications in F.H.A. Project No., which plans were approved by and are now on file in the Insuring Office of the Federal Housing Administration, including lawns, shrubbery or trees, resulting from the exercise of any right to use the surface of the land for the extraction or development of water excepted from the description of the land or shown as a reservation in Schedule B.

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Date: \_\_\_\_\_

First American Title Insurance Company

**Authorized Signatory** 

CLTA Form 103.8 (Rev. 9-10-93)

ALTA - Lender

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Attached to Policy No.

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Issued by
FIRST AMERICAN TITLE INSURANCE COMPANY
The Company insures against loss or damage sustained by the Insured by reason of damage to improvements constructed or to be constructed in accordance with the plans and specifications in F.H.A. Project No, which plans were approved by and are now on file in the Insuring Office of the Federal Housing Administration, including lawns, shrubbery or trees, resulting from the exercise of any right to use the surface of the Land for the extraction or development of water excepted from the description of the Land or shown as a reservation in Schedule B.
This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.
FIRST AMERICAN TITLE INSURANCE COMPANY
Dated:
By:
Authorized Signatory

CLTA Form 103.8-06 (03-09-07) ALTA - Lender



# CLTA FORM 103.9 ENCROACHMENT, FUTURE IMPROVEMENTS

## **ENDORSEMENT**

Attached to Policy No. \_\_\_\_\_

## Issued By

## First American Title Insurance Company

The Company hereby insures the owner of the indebtedness secured by the mortgage referred to in Scheduler A against loss which the insured shall sustain in the event that any governmental agency having jurisdiction over shall, for the purpose of exercising the right of use or maintenance of said street, compel the removal of any portion of the which may encroach on said street, provided that said are located and constructed in accordance with those portion the plans and specifications prepared by, dated, which portions are identified in said plans and specifications as, copies of which are in the possession of the Company.	n of
This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and prior endorsements, nor does it increase the face amount thereof.	and
Date:	
First American Title Insurance Company	

**Authorized Signatory** 

CLTA Form 103.9 (Rev. 9-10-93)

ALTA - Lender

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# Attached to Policy No.

Attached to Policy No.	
Issued by	
FIRST AMERICAN TITLE INSURANCE COMPA	ANY
	rcising the right of use or that may encroach on
This endorsement is issued as part of the policy. Except as it expressly states of the terms and provisions of the policy, (ii) modify any prior endorsement Policy, or (iv) increase the Amount of Insurance. To the extent a provision endorsement is inconsistent with an express provision of this endorsement, Otherwise, this endorsement is subject to all of the terms and provisions of the endorsements.	ts, (iii) extend the Date of of the policy or a previous this endorsement controls.
FIRST AMERICAN TITLE INSURANCE COMPANY	
Dated:	
By:	
Authorized Signatory	

CLTA Form 103.9-06 (03-09-07) ALTA - Lender



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## CLTA FORM 103.10 SURFACE USE, HORIZONTAL SUBDIVISION

#### **ENDORSEMENT**

Attached to Policy No. \_\_\_\_\_

#### Issued By

## First American Title Insurance Company

The Company hereby insures the insured against loss which the insured shall sustain by reason of the exercise of any right by the owners of the land lying below said land to the use of the surface of said land for any purposes in connection with the ownership of the land lying below said land.

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Date: \_\_\_\_\_

First American Title Insurance Company

**Authorized Signatory** 

CLTA Form 103.10 (Rev. 9-10-93)

ALTA - CLTA - Owner or Lender

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Attached to Policy No.

Issued by

## FIRST AMERICAN TITLE INSURANCE COMPANY

The Company insures against loss or damage sustained by the Insured by reason of the exercise of any right by the owners of the land lying below the Land to the use of the surface of the Land for any purposes in connection with the ownership of the land lying below the Land.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

#### FIRST AMERICAN TITLE INSURANCE COMPANY

Dated	•	
Ву: _		
	Authorized Signatory	

CLTA Form 103.10-06 (03-09-07) ALTA - Owner or Lender



## CLTA FORM 103.11 Access AND ENTRY

#### **ENDORSEMENT**

Attached to Policy No.

#### **Issued By**

#### FIRST AMERICAN TITLE INSURANCE COMPANY

The Company insures against loss or damage sustained by the insured if, at Date of Policy: (i) the land does not abut and have both actual vehicular and pedestrian access to and from [insert name of street, road, or highway] (the "Street"), (ii) the Street is not physically open and publicly maintained, or (iii) the insured has no right to use existing curb cuts or entries along that portion of the Street abutting the land.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

[Witness clause optional]

First American Title Insurance Company

**Authorized Signatory** 

CLTA Form 103.11 Access and Entry (Issuing Guideline)

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## CLTA FORM 103.12 INDIRECT ACCESS AND ENTRY

#### **ENDORSEMENT**

Attached to Policy No. \_\_\_\_\_

## **Issued By**

#### FIRST AMERICAN TITLE INSURANCE COMPANY

The Company insures against loss or	damage sustained by the insured if, at Date of Policy: (i) the easement
identified [as Parcel	] in Schedule [A][C] (the "Easement") does not provide that portion of the
land identified [as Parcel	] in Schedule [A][C] both actual vehicular and pedestrian access
to and from [insert name of street, roa	ad, or highway] (the "Street"), (ii) the Street is not physically open and
publicly maintained, or (iii) the insured	d has no right to use existing curb cuts or entries along that portion of the
Street abutting the Easement.	

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

First American Title Insurance Company

**Authorized Signatory** 

CLTA Form 103.12 Indirect Access and Entry (Issuing Guideline)





## CLTA FORM 104 ASSIGNMENT OF MORTGAGE

#### **ENDORSEMENT**

Attached to Policy No	
Issued By	
First American Title Insurance Company	
The Company hereby insures	_ against loss or damage
a. The failure of the beneficial interest under the mortgage referred to in part	ragraph of

b. The existence of any subsisting tax or assessment lien which is prior to the insured mortgage except:

Schedule to have been transferred to such insured by a valid assignment or assignments:

- The existence of other matters affecting the validity or priority of the lien of the insured mortgage, other than those shown in the policy, except:
- d. The existence of any federal tax lien or bankruptcy proceeding affecting the title to the estate or interest referred to in Schedule A shown by the public records, other than those shown in the policy, except:

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.

Dated	1:	 	
Date:			
		 ,	

First American Title Insurance Company

**Authorized Signatory** 

CLTA Form 104 (Rev. 6-14-96)

ALTA - Lender

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#### Attached to Policy No.

#### Issued by

#### FIRST AMERICAN TITLE INSURANCE COMPANY

The Company insures reason of any of the following:

against loss or damage sustained by said Insured by

- (a) The failure of the beneficial interest under the Insured Mortgage to have been transferred to said Insured by a valid assignment or assignments;
- (b) The existence of any subsisting tax or assessment lien that is prior to the Insured Mortgage except:
- (c) The existence of other matters affecting the validity or priority of the lien of the Insured Mortgage, other than those shown in the policy, except:
- (d) The existence of any federal tax lien or bankruptcy proceeding affecting the Title shown by the Public Records, other than those shown in the policy, except:

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.

#### FIRST AMERICAN TITLE INSURANCE COMPANY

Dated:	:	
Ву:		
-	Authorized Signatory	

CLTA Form 104-06 (03-09-07) ALTA - Lender



# CLTA FORM 104.A ASSIGNMENT OF MORTGAGE

## **ENDORSEMENT**

Attached to Policy No. \_\_\_\_\_

Issued By
First American Title Insurance Company
The Company hereby insures against loss or damage which such insured shall sustain by reason of any of the following:
The failure of the beneficial interest under the mortgage referred to in paragraph of Part II of Schedule B to have been transferred to such insured by a valid assignment or assignments;
The existence of subsisting tax or assessment lien which is prior to the insured mortgage, except:
The existence of other matters shown by the public records affecting the validity or priority of the lien of the insured mortgage, other than those shown in the policy, except:
The existence of any federal tax lien or bankruptcy proceeding affecting the title to the estate or interest referred to in Schedule A shown by the public records, other than those shown in the policy, except:
This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.
Dated:
Date:
First American Title Insurance Company
Authorized Signatory
CLTA Forms 404 A (Dev. 0.44.00)

CLTA Form 104.A (Rev. 6-14-96)

CLTA - Lender



# CLTA FORM 104.1 ASSIGNMENT OF MORTGAGE

## **ENDORSEMENT**

Attached to Policy No. \_\_\_\_\_

# Issued By

issued by	
First American Title Insurance Company	
The Company hereby insures which such insured shall sustain by reason of any of the following:	against loss or damage
The failure of the beneficial interest under the mortgage referred to in paragrate to have been transferred to such insured by a valid assignment or ass	
The existence of any reconveyance, either full or partial, of the insured mortg subordination thereof, appearing in the public records.	age, or any modification or
This endorsement is made a part of the policy and is subject to all of the terms and any prior endorsements thereto. Except to the extent expressly stated, it neither morprovisions of the policy and any prior endorsements, nor does it extend the effective prior endorsements, nor does it increase the face amount thereof.	difies any of the terms and
Dated:	
Date:	
First American Title Insurance Company	
Authorized Signatory	

CLTA Form 104.1 (Rev. 6-14-96)

ALTA or CLTA - Lender